



**HASBANI &
LIGHT, P.C.**
ATTORNEYS AT LAW

450 Seventh Ave
Suite 1408
New York, NY 10123
T. 212.643.6677
F. 347.491.4048

October 13, 2021

**WE ARE DEBT COLLECTOR AND ARE ATTEMPTING TO COLLECT A DEBT.
PLEASE BE ADVISED THAT ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

VIA FIRST CLASS AND CERTIFIED U.S. MAIL

Santos A. Portillo
49 W Willow Street
Brentwood, NY 11717

RE: NOTICE OF DEFAULT
Borrower: Santos A. Portillo
Property: 1879 Peck Avenue Bay Shore, New York 11706

AVISO IMPORTANTE PARA PERSONAS DE HABLA HISPANA: Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo en su casa. Si no entiende el contenido, obtenga una traducción inmediatamente.

Dear Mr. Portillo,

You are hereby notified that this letter is an attempt to collect a debt. All information obtained will be used for that purpose. This firm has been designated by NDF1, LLC ("NDF1, LLC" or the "Creditor"), and the current owner and holder of the note (the "Note") and mortgage dated May 18, 2007 made by Santos A. Portillo to National City Bank in the original principal amount of \$69,750.00 (the "Mortgage"). The Creditor (also called the Holder or Beneficiary) has authorized this firm to act on its behalf regarding collection of the debt. This firm is relying on information provided by such entities. This firm makes no representation as to the enforceability of the debt. **Further notification pursuant to the Fair Debt Collection Practices Act is provided herein.**

The originating creditor of your loan is National City Bank. Should you have any questions for our firm, Hasbani & Light, P.C., please contact us at (212) 643-6677.

As of October 13, 2021, the following sums are in arrears:

Principal and Interest payments:	<u>\$79,238.70</u>
Total Arrears:	<u>\$80,823.78</u>



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On or before November 13, 2021 you must submit payment by bank check, money order, or certified funds of the total arrearage to: **FCI Lender Services, Inc., PO Box 28720 Anaheim, CA 92809-0157**. Any payment(s) and late charge(s), that come due in the interim must also be included. Prior to submitting payment you may wish to call **(800) 931-2424** to verify the exact amount.

Failure to correct the default by November 13, 2021 may result in acceleration of your loan. Upon acceleration, the total amount of the debt will be immediately due and payable without further demand and a lawsuit to foreclose the mortgage may be commenced. In foreclosure proceedings, we are entitled to collect the total debt in addition to any expenses and costs of the foreclosure including but not limited to reasonable attorneys' fees, where so provided by the terms of the Mortgage. If your loan has already been accelerated and foreclosure proceedings already begun, we will continue the foreclosure where possible. Creditor or another person may acquire the Property by means of foreclosure and sale. You have the right to assert in court the non-existence of a default, that you kept your promises and agreements under the mortgage and note or any other defense. After acceleration of the debt, but prior to the foreclosure sale, you may have the right to reinstate the mortgage loan, by payment of all sums due as if immediate payment in full had not been required and to have the lawsuit discontinued, depending on the terms of the note and mortgage. We encourage you to review the provisions of the note and mortgage.

If you have obtained an order of discharge from the Bankruptcy court, which includes this debt, and you have not reaffirmed your liability for this debt, this law firm is not alleging that you have any personal liability for this debt and does not seek a money judgment against you. However, even if a discharge has been obtained, proceedings to foreclose the loan may still be brought.

IMPORTANT NOTICE TO SERVICEMEMBER AND THEIR DEPENDENTS

If you are a servicemember who is, or recently was, on "active duty" or "active service", or a dependent of such a servicemember, you may be entitled to certain legal rights and protections, including protection from foreclosure or eviction, pursuant to the Servicemembers Civil Relief Act (50 U.S.C. App. §§ 501-596), as amended (the SCRA) and possibly, certain similar state statutes. If you believe you may be entitled to rights and protections under SCRA, please contact us at 212-643-6677.

If at any time, you make a request to this law firm not to be contacted by phone, we will not do so, except by legal action. NO PERSON IN THIS LAW OFFICE WILL GIVE YOU ANY LEGAL ADVICE.



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ATTORNEYS AT LAW

NOTICE PURSUANT TO FAIR DEBT COLLECTION PRACTICES ACT

- 1. The total amount of the Debt: \$147,875.09. Remaining principal balance as of October 13, 2021 is \$71,659.12 plus unpaid accrued interest of \$74,641.25.**
- 2. Name of the creditor to whom the Debt is owed: NDF1, LLC.**
- 3. Unless you dispute the validity of the Debt or any portion thereof within thirty (30) days after receipt of this Notice, we will assume that the Debt is valid.**
- 4. If you notify us in writing within thirty (30) days after receipt of this Notice that the Debt or any portion thereof is disputed, we will obtain verification of the Debt or a copy of any judgment against you representing the Debt and a copy of such verification or judgment will be mailed to you from our office.**
- 5. Upon request in writing within thirty (30) days after receipt of this Notice, we will provide you with the name and address of the original creditor, if different from the current creditor.**

In the event that there is a manufactured house on the subject premises, should you be unable to bring your account current within thirty (30) days, it is hereby demanded that you turn same over to the Creditor.

Failure to bring the loan current or turn over the above referenced manufactured home within thirty (30) days will be deemed a refusal to comply with the terms of this demand.

All communication about this matter must be made to NDF1, LLC, 2 N Tamiami Trail, Suite 710 Sarasota, FL 342360, phone number (877) 300-5714 except those specified in this letter.

All payments must be made in certified funds, cashier's check or money order(s) payable to and mailed to FCI Lender Services, Inc., PO Box 28720 Anaheim, CA 92809-0157, phone number (800) 931-2424.



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If you are unable to bring your account current, you are urged to call (877) 300-5714 immediately to discuss possible alternatives to foreclosure.

Respectfully,

HASBANI & LIGHT, P.C.

Cc:

NDF1, LLC
FCI Lender Services, Inc.

Hasbani & Light PC
450 Fashion Ave
New York NY 10123-0101



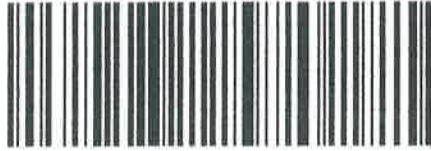
PITNEY BOWES
\$0.73
US POSTAGE
FIRST-CLASS
026W000487288
200015218
ZIP 10451
OCT 13 2021



Santos Portillo
49 W Willow St
Brentwood NY 11717-8219

CERTIFIED MAIL

k Light PC
on Ave
NY 10123-0101



7020 3160 0000 8405 6202



PITNEY BOWES
\$4.48
US POSTAGE
FIRST-CLASS
026W0004897483
2000015618
ZIP 10451
OCT 13 2021



Santos Portillo
49 W Willow St
Brentwood NY 11717-8219

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Santos Portillo
49 W Willow St.
Brentwood NY 11717.



9590 9402 6843 1074 2516 85

2. Article Number (Transfer from service label)

7020 3160 0000 8405 6202

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☐ Adult Signature

☐ Adult Signature Restricted Delivery

☒ Certified Mail®

☐ Certified Mail Restricted Delivery

☐ Collect on Delivery

☐ Collect on Delivery Restricted Delivery

☐ Insured Mail

Insured Mail Restricted Delivery
(over \$500)

☐ Priority Mail Express®

☐ Registered Mail™

☐ Registered Mail Restricted Delivery

☐ Signature Confirmation™

☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt